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FAMILY ECONOMICS REVIEW

Consumer and Food Economics Research Division, Agricultural Research Service,
UNITED STATES DEPARTMENT OF AGRICULTURE

A quarterly report on current developments in family and food economics and economic aspects of home management, prepared for home economics agents and home economics specialists of the Cooperative Extension Service.

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HOME-PRODUCED FOOD OF FARM FAMILIES¹

The self-sufficient farm family that fed itself on food raised on the farm has long disappeared. The average value of the farm family's home-produced food, in constant dollars, was about 40 percent less in 1961 than in 1941. (All values in this report are in 1961 dollars.) Part of this decline is because somewhat fewer farm families raised any food for their own use—91 percent in 1961 compared with 99 percent in 1941—and part because those who raised the food to eat fresh, or to freeze, can, or preserve in other ways did so on a smaller scale than formerly.

While the value of their home-produced food declined, farm families increased the amount they spent on food. The proportion home-produced food contributed to the total value of food consumed declined from 57 percent in 1941 to 38 percent in 1955 and 33 percent in 1961.

Although home-produced food has become a smaller part of the total value of food consumed by the farm family, its importance should not be underrated. It enables farm families to maintain a level of food consumption near that of their rural nonfarm and urban neighbors, yet spend much less than they do on food. Home-produced food generally contains more nutrients per dollar of value than purchased food, since the latter includes sweets, soft drinks, and other foods contributing little but food energy, while home-produced food is mainly vegetables, fruit, milk, eggs, and meat. Then too, foods are generally consumed in much larger quantities when families produce their own than when they buy them.

U.S. farm families spent an average of \$228 per person on food in 1961. This was 74 percent of the expenditure by rural nonfarm families and 54 percent of that by urban families. In addition, farm families produced \$115 worth of food per person, which raises the value of food consumed to a total 5 percent higher than that in rural nonfarm families and to 81 percent of the total in urban families:

	Value per person		
	Farm	Rural nonfarm	Urban
	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>
Food consumed:			
Total	346	331	428
Purchased (including meals received as pay)	228	309	421
Home-produced	115	17	2
Gift	3	5	5

Although the value of all food consumed tends to increase as income rises, the average value of what is home-produced remains fairly constant throughout the income range (table 1). Thus, home-produced food is relatively more important among farm families with low than with higher incomes. In 1961, for example, home-produced food was 40 percent of the total value of food consumed by families with incomes between \$1,000 and \$2,000, and 30 percent of the total consumed by those with incomes between \$6,000 and \$7,000.

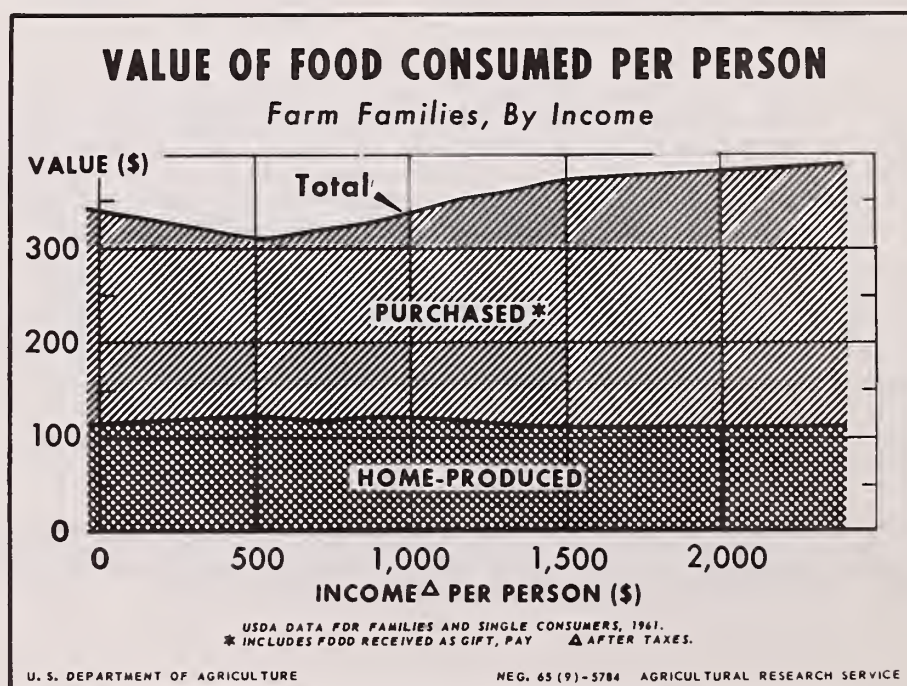
Chart 1 shows that families with the lowest incomes per person had higher values of total food in 1961 than families that were somewhat better off. This is partly because many of these low-income families had lower incomes in 1961 than usual but they were nonetheless maintaining their usual levels of living. If families had been classified by their average annual income rather than their 1961 income, these families would be located at higher points on the income scale. By the same token, some who had higher incomes in 1961 than usual would be located at lower points. The resulting curve of the total value of food consumed would be steeper and smoother. Home-produced food would show a slight tendency to increase with income.

¹ Data cited in this article are from *Rural Family Spending and Saving in Wartime*, USDA Misc. Pub. No. 520, 1943; *Consumer Expenditures and Income: Rural Farm Population, United States, 1961*, USDA Consumer Expenditure Survey Report No. 5, and unpublished data from the Consumer Expenditure Survey, 1961; and *Food Consumption of Households in the United States*, Household Food Consumption Survey 1955, Report No. 1, USDA.

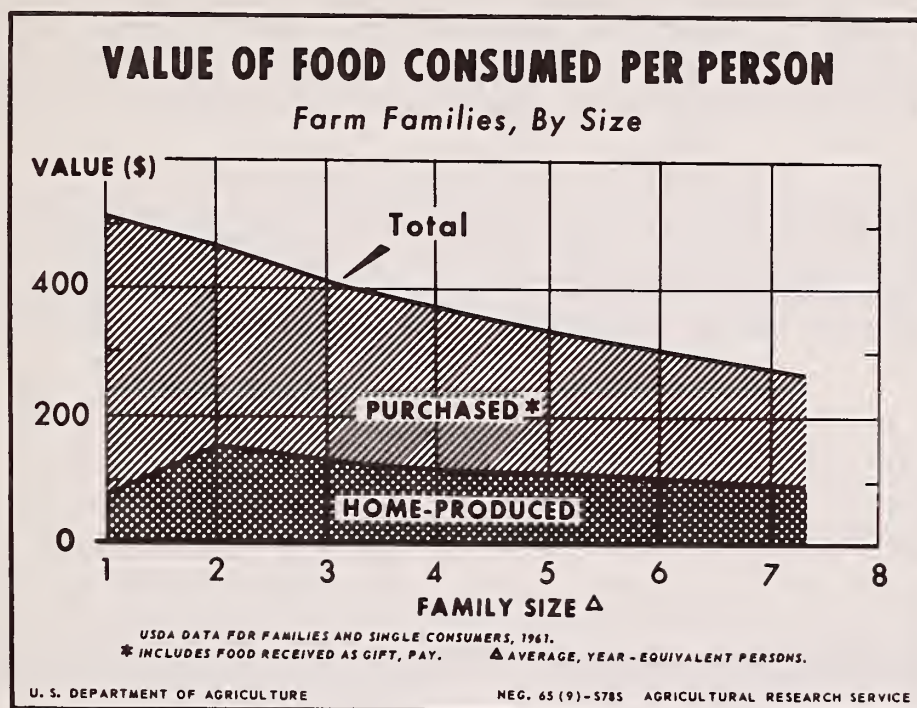
Table 1.—Money value per person of all food and home-produced food consumed by farm families, by family size and family income, 1961

Family income class and item	All families	Single consumers	Two persons	Three persons	Four persons	Five persons	Six or more persons
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
<i>All food</i>							
All classes	346	510	463	403	362	324	266
Under \$1,000	342	424	390	(1)	(1)	(1)	(1)
\$1,000-\$1,999	306	437	414	313	312	(1)	175
\$2,000-\$2,999	318	(1)	446	397	294	(1)	186
\$3,000-\$3,999	326	(1)	481	372	334	309	233
\$4,000-\$4,999	356	(1)	449	412	360	297	289
\$5,000-\$5,999	360	(1)	508	423	397	337	281
\$6,000-\$7,499	373	(1)	534	444	410	382	315
\$7,500 and over	390	(1)	549	562	424	357	321
<i>Home-produced</i>							
All classes	115	75	155	128	117	113	93
Under \$1,000	112	79	140	(1)	(1)	(1)	(1)
\$1,000-\$1,999	122	68	169	119	139	(1)	72
\$2,000-\$2,999	115	(1)	156	156	96	(1)	70
\$3,000-\$3,999	121	(1)	152	129	135	133	94
\$4,000-\$4,999	117	(1)	142	124	119	87	115
\$5,000-\$5,999	113	(1)	142	107	117	129	96
\$6,000-\$7,499	111	(1)	132	119	119	133	95
\$7,500 and over	109	(1)	152	125	106	98	103
<i>Home-produced as proportion of all food</i>							
	Percent	Percent	Percent	Percent	Percent	Percent	Percent
All classes	33	15	33	32	32	35	35
Under \$1,000	33	19	36	(1)	(1)	(1)	(1)
\$1,000-\$1,999	40	16	41	38	45	(1)	41
\$2,000-\$2,999	36	(1)	35	39	33	(1)	38
\$3,000-\$3,999	37	(1)	32	35	40	43	40
\$4,000-\$4,999	33	(1)	32	30	33	29	40
\$5,000-\$5,999	31	(1)	28	25	29	38	34
\$6,000-\$7,499	30	(1)	25	27	29	35	30
\$7,500 and over	28	(1)	28	22	25	27	32

¹ Fewer than 20 cases in cell.



For all U.S. farm families in 1961 the money value of home-produced food per person was generally lowest among single consumers and highest in families of two persons (chart 2). This was true also at every income level. Home-produced food contributed about the same percentage of the total value of food consumed per person in each size of families except single consumers.



There was little difference in the average value of home-produced food per person in farm families of the four regions. However, home-produced food was relatively most important to the farm family in the South, least important in the Northeast. In 1961, 35 percent of the value of food consumed by Southern farm families was raised on the farm, compared with 29 percent in the Northeast. Fewer of the farm families living in the Northeastern region raised any of their own food—83 percent compared with 93 percent in the North Central and Western regions and 90 percent in the South (table 2).

Table 2.—Money value per person of food consumed by farm families, by types of food and region, 1961

Item	Average value									
	United States		Northeast		North Central		South		West	
	Dol-lars	Per-cent	Dol-lars	Per-cent	Dol-lars	Per-cent	Dol-lars	Per-cent	Dol-lars	Per-cent
Total food consumed ¹	346	100	417	100	351	100	322	100	399	100
Expenditure for food at home.....	192	55	249	60	195	56	172	53	237	59
Expenditure for food away from home ²	36	10	44	11	38	11	33	10	39	10
Value of gift food received.....	3	1	2	(³)	3	1	4	1	4	1
Value of home-produced food.....	115	33	122	29	115	33	113	35	119	30
Families producing food for home use..... pct	91		83		93		90		93	
Average family size..... no.	3.8		3.7		3.9		3.7		3.8	
Average income after taxes (per person)..... dollars	1,164		1,367		1,251		971		1,618	

¹ Components may not add to totals due to rounding.

² Includes value of meals received as pay.

³ Less than 0.5 percent.

The decline in home production of food by farm families has been accompanied by an increase in expenditures for food at the grocery store and an even sharper increase for meals, snacks, and beverages away from home. At the time of the 1941 study the average expenditure for food at home was \$130 per person, for food away from home \$11. In the 1961 study the comparable figures were \$192 and \$36—increases of about 50 percent and 200 percent. The increase in spending for food at home probably represents the purchase of some of the foods that were formerly raised on the farm as well as purchases of a more expensive market basket of foods. The increase in spending for eating out may be a product of higher incomes, wider access to school lunch programs, and the increase in off-farm employment. The prevalence of industrial cafeterias and snack bars has made workers less dependent on the dinner pail and sack lunch.

Facts on home production have implications for those who plan programs directed toward helping farm families make the best use of their resources. The very stability of the value of home-produced food regardless of family income or size affirms that home production is a strongly ingrained practice among farm families. A desirable increase in food consumption and improvement of nutritional status where it is lowest—among large families and those with small incomes—might take place, if efforts in promoting home production were concentrated in these classes.

—Mary Jane Ellis

U.S. FAMILIES—A REVIEW OF RECENT CENSUS FINDINGS

Sample surveys conducted by the Bureau of the Census provide a means of keeping up to date on developments during the period between decennial surveys of the total population. This article reviews briefly some of the findings from several sample surveys for which reports have been published during 1965. More information about the topics covered is given in the reports listed at the end of the article.

Population (1)¹

The population of the United States increased by 2.6 million (1.4 percent) in 1964. This was a somewhat smaller numerical gain than in the peak year—1956—when it was 3.1 million (1.8 percent). The decrease in rate of growth results from a decline in the birth rate, which was 21.3 per 1,000 population in 1964, compared with 25.1 per 1,000 in 1956.

Farm Population (2)

The number of people living on farms averaged about 13 million in the 12-month period centered on April 1964. This was 6.8 percent of the total U.S. population, down somewhat from 8.7 percent in 1960. The decline in farm population affected all age groups, except possibly the oldest (the small decline indicated for those 65 and over was not statistically significant) (table 1). The number of adults 20 to 44 years old declined about 20 percent, as did the number of children under 14—whose parents, for the most part, are in the 20 to 44 age range.

The heavy out-migration of younger farm people has raised the percentage of older persons in the farm population. In 1964, 9.9 percent of the farm residents were 65 years of age or over, compared with 8.5 percent in 1960. The 1964 figure is about the same as that for the elderly in the total U.S. population (9.6 percent).

¹ Numbers in parentheses refer to reports listed at end of this article.

Table 1.—*Farm population in 1964 and 1960, by age*

Age	1964	1960	Decrease, 1960 to 1964	
			Number	Percent
	<i>Thousands</i>	<i>Thousands</i>	<i>Thousands</i>	
All ages.....	12,954	15,669	2,715	17
Under 14 years.....	3,878	4,995	1,117	22
14 to 19 years.....	1,642	1,868	226	12
20 to 24 years.....	620	763	143	19
25 to 44 years.....	2,579	3,264	685	21
45 to 64 years.....	2,959	3,453	494	14
65 years and over.....	1,276	1,326	50	4

The nonwhite farm population decreased 35 percent between 1960 and 1964, while the white population declined 14 percent. Altogether, one-third of the drop in the number of people on the farms was accounted for by nonwhites. Most of these had been on small farming units, which have also decreased in number. The nonwhite farm population in 1964 had a much larger proportion of children than the white (41 percent and 28 percent, respectively, under 14 years old).

Households and Families (3, 4)

There were approximately 56 million U.S. households and 47.4 million U.S. families in March 1964. (The difference between a "household" and a "family" is that the former includes all persons occupying a housing unit—whether one or more than one, related or unrelated—while the latter is a group of two or more persons who are related by blood, marriage, or adoption, and residing together.)

The average household in 1964 had 3.3 members. However, about 8 million households (1 out of every 7) were made up of only 1 individual, two-thirds of whom were women—single, widowed, divorced, separated, or living apart from their husbands for other reasons. More than one-half of the women and one-third of the men who lived alone were 65 years of age or older.

The average family was made up of 3.7 persons. About 87 percent of the families had both husband and wife heading them, 10 percent were headed by a woman with no spouse present, and 3 percent by a man with no spouse present. Of the 4.9 million families headed by a woman, nearly one-half included one or more children under 18 and one-fifth included 3 or more.

Among all U.S. families, 57 percent had at least one child under 18 at home in March 1964:

Number of children under 18	Percent of families
None	43
1	17
2	17
3	11
4	6
5 or more	5

A later report (4) gives the March 1965 count of households as 57.3 million, and families as 47.7 million. Average size of each was about the same as in 1964. Details about characteristics of these households and families will be reported in forthcoming Census publications.

Marital Status; Age at First Marriage (5)

About three-fourths of all men and two-thirds of all women 18 years of age or over in March 1964 were married and living with their spouses. Up to age 35 relatively more women than men were married (spouse present). But from 35 on, the reverse was true—relatively more men than women married (table 2). The data indicate that although women tend to marry younger than men they also tend to outlive their husbands, and possibly are less likely to remarry when widowed or divorced.

The nonwhite and white populations differed considerably in marital status. Smaller percentages of the nonwhite were married and living with their spouses, and larger percentages were single, separated, divorced, or widowed.

Table 2.—*Marital status of men and women, by age, March 1964*
(Detail may not add to 100 due to rounding)

Marital status and sex	14-19 years	20-24 years	25-29 years	30-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 and over
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
<i>Men</i>									
All.....	100	100	100	100	100	100	100	100	100
Single.....	98	56	19	11	8	8	8	6	7
Married, wife present.....	2	42	76	84	86	83	81	76	56
Married, wife absent ¹	(²)	1	3	2	3	4	4	3	4
Widowed.....	..	(²)	(²)	(²)	1	2	5	12	32
Divorced.....	..	1	2	2	3	3	3	3	1
<i>Women</i>									
All.....	100	100	100	100	100	100	100	100	100
Single.....	90	31	9	5	5	7	7	8	9
Married, husband present.....	8	61	82	86	83	77	64	45	19
Married, husband absent ¹	2	5	5	6	5	4	3	2	2
Widowed.....	..	(²)	(²)	1	3	8	22	43	70
Divorced.....	(²)	2	3	3	5	5	4	2	1

¹ Separated, absent in the Armed Forces, or living elsewhere.

² 0.5 percent or less.

Among those who married for the first time in 1964, the median age for women was 20.5 years and for men 23.1 years. This was the same as in 1963 for women, up slightly (from 22.8 years) for men. One-half of the women who married for the first time in 1964 were between 18.7 and 22.4 years of age, and one-half of the men between 20.2 and 26.1. Thus, the most favored ages for girls to marry are within a 4-year span, compared with a 6-year span for men. The median age at marriage for both men and women has been increasing slightly since the mid-1950's.

Number of Children (6)

The average number of children ever born to women of childbearing age has increased steadily since 1940. Women 15 to 44 years old in June 1964, who were married or had ever been married, had borne an average of 2,520 children per 1,000 women. The average had been 2,314 in 1960, 1,859 in 1950, and 1,904 in 1940. The fertility rate is higher among nonwhite than white women. The number of children ever born per 1,000 nonwhite women 15 to 44 years old in 1964 was 3,152, compared with 2,440 per thousand for white women.

Census data for recent years show that women 35 to 39 years of age have already borne more children than those 40 to 44 and 45 to 49, and that women 30 to 34 have borne almost as many as those 35 to 39. Thus the older groups are being followed by more fertile groups of women.

Incomes of Families and Individuals (7)

Families—The median money income of U.S. families in 1964 was about \$6,600 before taxes. This was \$320 higher than in 1963, an increase of 5 percent. The gain in real purchasing power was about 4 percent, however, since prices also rose—but less than income.

Families with money incomes under \$3,000 in 1964 were about 17.6 percent of the total—some improvement over 1963 when 18.5 percent of the families were at this level. The income distribution of all U.S. families in 1964 was as follows:

Income before taxes	Percent of families
Under \$3,000	18
\$3,000 to \$4,999	17
\$5,000 to \$6,999	20
\$7,000 to \$9,999	23
\$10,000 to \$14,999	16
\$15,000 and over	6

Regionally the median incomes of families varied from \$5,327 in the South to \$7,289 in the West. Families in which the head was 45 to 54 years old had higher incomes than any other age group, with a median of \$7,752 as compared, for example, with \$4,796 for the youngest families (head under 25) and \$3,376 for the oldest (65 and over).

Families headed by a person whose main occupation was professional or technical in nature had a higher median income (\$9,977) than those in other occupations, and highest of all when the head was self-employed in such work (\$13,646). Families of private household workers (most of whom are women) and of farm laborers received the lowest incomes (median \$2,400).

The income figures above are for all families, regardless of how much of the year they were employed—full time, part time, or not at all. Those in which the family head held a year-round full-time job did considerably better than the \$6,600 median for all families—with a median income of \$7,720. The median for nonfarm families in this group was \$7,924 and for farm families \$4,166. Families headed by full-time workers, and with gainfully employed wives too, received a median of \$9,045.

Unrelated individuals.—Median income of unrelated individuals as a whole in 1964 was about \$2,000, and of those with year-round full-time employment was \$4,450. Only 35 percent of the unrelated individuals in the population were full-time workers, however, compared with 65 percent of the family heads.

Educational Attainment (8)

As of March 1964 almost 5 out of every 10 persons 25 years of age or over were high school graduates, and 1 of these 5 had also completed 4 or more years of college (table 3). The median number of years of school completed by this age group, where most have all the formal schooling they will receive, was 11.7.

Although the nonwhite population in general has a lower educational level than the white, it is making noteworthy progress toward catching up. For example, among those 20 to 24 years old in March 1964, the median number of years of school completed by nonwhite persons was 12.1, and by white persons 12.5. In contrast, median years of schooling of persons 45 to 54 years old were 8.3 for the nonwhite and 12.0 for the white.

Table 3.—Percentage of persons who have completed high school and college and median school years completed, by age and race, March 1964

Age	All			White			Nonwhite		
	High school 4 years	College 4 or more years ¹	Median	High school 4 years	College 4 or more years ¹	Median	High school 4 years	College 4 or more years ¹	Median
	Pct.	Pct.	Years	Pct.	Pct.	Years	Pct.	Pct.	Years
Total, 14 and over.....	46	8	11.4	48	8	11.7	27	4	9.4
14 to 17.....	1	0	9.4	1	0	9.5	1	0	9.0
18 and 19.....	58	0	12.2	62	0	12.2	35	0	11.1
20 to 24.....	72	7	12.5	75	7	12.5	53	3	12.1
25 and over.....	48	9	11.7	50	10	12.0	28	5	8.9
25 to 29.....	69	13	12.4	72	14	12.5	48	7	11.8
30 to 34.....	65	13	12.4	68	14	12.4	43	6	11.3
35 to 44.....	58	11	12.2	61	12	12.3	33	6	10.1
45 to 54.....	48	8	11.7	51	9	12.0	20	4	8.3
55 to 64.....	35	7	9.3	37	8	9.7	13	3	7.2
65 and over.....	22	5	8.4	24	5	8.5	9	2	5.0

¹ Also included in "high school 4 years."

School Enrollment (9)

School enrollments continue to climb. In October 1964 there were 51.7 million persons 5 to 34 years old enrolled in schools or colleges—about 12 percent more than in 1960.

Between 1960 and 1964 enrollment gained about 18 percent at the kindergarten level, 5 percent at the elementary school level, and 25 and 30 percent, respectively, at the high school and college levels. The increased enrollment in the elementary schools was due mainly to increased population. The gain at high school and college levels reflects both increased population and the fact that a larger proportion of young people are continuing their education at these levels.

Mobility (10)

One out of every 5 U.S. residents 1 year old or over lived at a different address in March 1963 than a year earlier. Some of these had moved within the same county, others from one county or State to another. Continued westward movement of the population is evident in the fact that the West has the highest mobility rate (28 percent, compared with the low of 13 percent in the Northeast) and is the only region with more moving in than out during the period March 1962 to March 1963, as net migration rates show:

<u>Region</u>	<u>Net migration rate (number per thousand)</u>
Northeast	—3.2
North Central	—4.0
South	—3.9
West	18.8

Young people 20 to 24 years old are more likely to move than any other age group, because this is the age when many of them take jobs and strike out on their own, marry and establish homes, change jobs, or move to quarters that will accommodate growing families. In March 1963 about 42 percent of this age group lived in a different place than the previous year, compared with only about 10 percent of those 65 years old or over.

A larger proportion of nonwhite than white persons moved during the year. Of the non-white movers, however, 81 percent stayed in the same county and only 19 percent moved to another county or State. The corresponding percentages for white movers were 63 and 37.

The mobility rate of farmers is low—about 6 percent—that of farm laborers relatively high—30 percent.

Wives in the Labor Force (11)

In March 1964, 34.4 percent of all married women (husband present) were members of the labor force—that is, working or looking for work. In March 1963 it had been 33.7 percent, and the year before that 32.7 percent.

Wives with husbands in the \$3,000 to \$7,000 income bracket had a higher rate of participation in the labor force than those with either higher or lower incomes, as this summary shows:

<u>Income of husband</u>	<u>Percent of wives in labor force</u>
All	34.4
Under \$2,000	32.8
\$2,000 to \$2,999	33.2
\$3,000 to \$4,999	38.8
\$5,000 to \$6,999	37.9
\$7,000 to \$9,999	31.0
\$10,000 and over	24.5

As usual, wives with preschool-age children were less likely to be in the labor force than others, regardless of the husband's income. Overall, 23 percent of the married women with children under 6 were working or looking for work, compared with 43 percent of those with children 6 to 17 years old and 38 percent with no children under 18. The age group with the highest percentage in the labor force was that made up of wives 45 to 54 years old, of whom 45 percent claimed this status.

Many wives who want employment choose part-time rather than full-time work so they can give more time to their families. In March 1964, 24 percent of the married women in the labor force were in the voluntary part-time force. At that time, also, about 6 percent in the full-time and 5 percent in the part-time labor force were unemployed.

Multiple Job-holders (12)

About 5.2 percent of all persons employed in May 1964 held not just one job, but two or more. This was a slight decline from the previous year when 5.7 percent of all workers were "moonlighting." About one-third of the "moonlighters" operated a farm or business in addition to a wage or salaried job. Many of the others were postal employees, teachers, entertainers, or construction workers in their main jobs.

Men are more likely than women to be working two or more jobs at a time. Of those employed at all, about 7 percent of the men and 2 percent of the women had multiple jobs. And men 25 to 44 years old are more likely to be "moonlighting" than those in other age groups, probably because this is the time when family financial responsibilities are heaviest. Over 8 percent of the men workers in this age group were "moonlighters."

Approximately 70 percent of the people with more than one job worked a full-time stint on one, and part time on the other; 7 percent had two full-time jobs; and the others worked part time on each job. The women "moonlighters" were more likely to have two part-time jobs than were the men.

Employment of School Dropouts (13)

In October 1964 there were 5.1 million young people 16 to 24 years of age who were elementary or high school dropouts. They represented 36 percent of all the young people in this age group, a somewhat smaller proportion than in 1959 when 43 percent were dropouts.

Finding work is a serious problem for dropouts, and it takes some of them a long time to find a place they can fit into. The unemployment rate for dropouts 16 and 17 years old in October 1964 was about 21 percent—that is, 21 percent of those who wanted and tried to get a job did not have one. Unemployment declines gradually as the dropouts get older, but continues high in relation to that for young people who have stayed in school. The unemployment rate for dropouts 16 to 24 years old was 13.6 percent, compared with 8.2 percent for those in the same age group who had completed at least 4 years of high school.

Sources

Items (1) through (10) are Current Population Reports, published by the U.S. Department of Commerce, Bureau of the Census. They are available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, for 15 cents each.

(1) Series P-25, No. 302 (March 1965); (2) Series P-27, No. 35 (June 1965); (3) Series P-20, No. 139 (June 1965); (4) Series P-20, No. 140 (July 1965); (5) Series P-20, No. 135 (April 1965); (6) Series P-20, No. 136 (April 1965); (7) Series P-60, No. 44 (May 1965); (8) Series P-20, No. 138 (May 1965); (9) Series P-20, No. 133 (February 1965); (10) Series P-20, No. 134 (March 1965); (11) "Marital and Family Characteristics of Workers in March 1964," *Monthly Labor Review*, pp. 260-265, March 1965; (12) "Multiple Jobholders in May 1964," *Monthly Labor Review*, pp. 266-274, March 1965; (13) "Employment of High School Graduates and Dropouts in 1964," *Monthly Labor Review*, pp. 637-643, June 1965.

—Emma G. Holmes

REPORTING ON THE PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS

Consumer Advisory Committee Appointed

President Johnson on June 12, 1965, announced the appointment of 12 persons to serve as members of the Consumer Advisory Council. Three of them were members during the past year; the others are new appointees. The three members held over for another term are:

David Angevine, Public Relations Officer of the Cooperative League of the USA.

Mrs. Florence Low, Professor of Home Economics, Agricultural Extension Service, Texas A&M University (formerly President of the American Home Economics Association).

Mrs. Helen Nelson, Consumer Counsel of the State of California.

The nine new members are:

Richard Holton (also appointed Chairman of the Council), Professor of Business Administration, University of California.

Miss Genevieve Blatt, Secretary of Internal Affairs, State of Pennsylvania.

Mrs. Dorothy Brady, Professor of Economics, University of Pennsylvania.

W. Palmer Dearing, Executive Director of Group Health Association of America.

Bronson C. La Follette, Attorney General of the State of Wisconsin.

Sidney Margolius, Columnist on consumer matters for trade union papers.

Kenneth J. Marin, Chairman of the Department of Economics and Business Administration, Aquinas College, Michigan, and President of CUNA International.

Reverend Robert J. McEwen, S. J., Chairman of the Department of Economics, Boston College.

Miss Mattie Waymer, Professor of Home Economics, Morris Brown College, Atlanta.

The Consumer Advisory Council's job is to advise the Government on issues of broad economic policy relating to consumers, on programs to meet consumer needs or protect the consumer interest, and on ways to improve the flow of consumer research material to the public. The Council together with representatives of the various Federal agencies concerned directly with consumer affairs make up the President's Committee on Consumer Interests. **Mrs. Esther Peterson**, Special Assistant to the President for Consumer Affairs, is chairman of this committee.

Report of Panel on Consumer Education for Low-income Persons

Last year Mrs. Peterson appointed a Panel on Consumer Education for Persons with Limited Incomes to advise the President's Committee on Consumer Interests on consumer education for the poor. The Panel issued a report¹ early in June 1965, in which it recommended—

- That Federal, State, and local governments conduct studies to find out what problems are encountered by the poor in buying.
- That communities and organizations include consumer education in programs designed to deal with problems of poverty.
- That Federal programs for the poor—especially elementary and secondary education, adult literacy, Job Corps, public housing, and public assistance—include consumer education as a component part.
- That the Office of Economic Opportunity make grants for training teachers in consumer education.
- That the OEO make a demonstration grant to a university or other nonprofit organization to develop a clearing house for consumer education materials and techniques for working with low-income families.
- That public and private groups stimulate research to develop more and better education materials and techniques for low-income families.
- That Government strengthen its information and protection programs to deal with problems of fraud and deception encountered by poor consumers.

¹ *The Most for Their Money*, President's Committee on Consumer Interest (June 1965). Single copies available free from Mrs. Esther Peterson, Special Assistant to the President for Consumer Affairs, Room 103, Executive Office Building, 17th and Pennsylvania Ave., N.W., Washington, D.C. 20006.

The report states that although consumer education cannot cure poverty, its object should be to "subtract from poverty." "The goal of consumer education is to achieve high standards of living through more discriminating consumption."

Mrs. Peterson supports the Panel's view that consumer education should be included as an integral part of overall projects to help low-income families. She has urged that communities take advantage of the opportunity to obtain funds for consumer education from the Office of Economic Opportunity, which makes such a program eligible for funds under the Community Action Program.

Some aids for those involved in developing consumer education projects are included in the report. One is a list of local, State, and national organizations that are likely sources of teaching helps for various subject matter areas: Clothing, credit, food, health, household goods, legal aid, money management, and others. Addresses are given for the national agencies and organizations. A second aid is a list and brief description of Federal programs that make grants for several types of consumer education projects.

DEVELOPMENTS IN INSTALLMENT CREDIT¹

Consumers have increased their use of consumer credit in recent months, as well as their spending for goods and services. Installment debt outstanding as of April 30, 1965, totaled about \$61 billion—\$6 billion more than at the end of April 1964, and \$19 billion more than in early 1961. Also, noninstallment debt (including regular charge accounts, single-payment loans, and service credit) increased some. Total personal consumer debt at the end of April reached a new high of \$77.5 billion. This does not include mortgage debt on homes of over \$190 billion.

Expansion of installment credit has been encouraged by the generally bright economic outlook. With the level of employment high and incomes high and rising, consumers have been able and willing to assume new debts. Moreover, consumer prices have been fairly steady and credit easy to obtain.

Automobile credit.—The increase in installment debt in early 1965 was marked especially by the demand for auto credit, as auto sales rose. Nearly one-half of the increase in installment debt during the first quarter of the year was for autos, compared with the usual 40 percent. Auto credit was less important in April, but still accounted for 45 percent of the increase in installment debt outstanding. The dollar amount of credit for cars in April was a record high of \$25.6 billion. If divided among the U.S. population, this would mean an average of about \$132 per person.

The \$8.5 billion increase in auto credit since 1961 has resulted from increases in the number of cars sold, the proportion sold on credit, the average size of the loans, and the length of the installment contracts. The proportion of new cars sold on credit increased about 6 percentage points between early 1961 and mid-1963, and has stayed at or near this level—about 70 percent—since. During April 1965 there was a greater-than-seasonal rise in the proportion of new cars bought on credit. Installment contracts averaged about \$60 higher than a year earlier, and \$250 higher than in early 1961—partly because many buyers were selecting larger cars with more equipment. Also, 74 percent of the new-car installment contracts reported by banks were for 36 months, compared with 72 percent in 1964 and about 68 percent in 1963.

Automobile debt has been increased also by larger loans and longer loan maturities for used cars. The proportion of used-car installment contracts allowing more than 24 months to pay has risen. Recently many contracts for late-model used cars have had 36-month maturities. Some banks report that 36-month contracts are about twice as common in loans being granted as in those being closed out.

Other consumer goods.—Credit for consumer goods other than automobiles, such as furniture and appliances, rose \$1.5 billion (11 percent) in 1964, and at a slightly faster rate in early 1965. This type of credit has advanced steadily since mid-1961 and has accounted for about one-fourth of the increase in installment debt outstanding during that time. Part of this growth is due to expanding use of revolving credit, which has been substituted increasingly for conventional forms of both charge-account and installment credit. Many consumers

¹ Adapted from "Developments in Consumer Credit," *Federal Reserve Bulletin*, pp. 787-798, June 1965.

now use revolving accounts for small purchases for which they formerly used a 30-day charge account. They also use revolving credit for major items such as furniture and appliances. It is estimated that the amount of revolving credit outstanding has nearly doubled since 1961, and that two-thirds of the installment credit held by department stores is in the form of revolving accounts.

Personal loans.—The amount owed on personal installment loans (cash loans from banks, credit unions, and small loan companies) was about 10 percent higher in early 1965 than 12 months earlier and 50 percent higher than in early 1961. Personal loans accounted for almost one-third of the advance in total installment debt from 1961 to 1965, compared with a typical one-fourth. Personal loans are being used increasingly for travel, education, and luxuries. Expenditures for these items have also been rising steadily.

Home repair and modernization loans.—Home repair and modernization loans are a small and declining part of installment credit. Debt outstanding for these loans amounted to only about 6 percent of total installment debt in early 1965, compared with 7.5 percent in 1961 and 10 percent in the latter half of the 1940's.

Installment debt repayments.—Repayments on installment debts have continued to increase in 1965. In the first quarter they amounted to almost \$15 billion. This was about 14.3 percent of the disposable income of consumers, compared with 14.0 percent in the last quarter of 1964. The ratio of repayment to disposable income has increased at a modest rate during the past decade, averaging about one percentage point for each 5 years. The Federal Reserve Board reports that there is little evidence of increased difficulty in collections and that only a small fraction of installment loans are delinquent.

AID TO FAMILIES WITH DEPENDENT CHILDREN

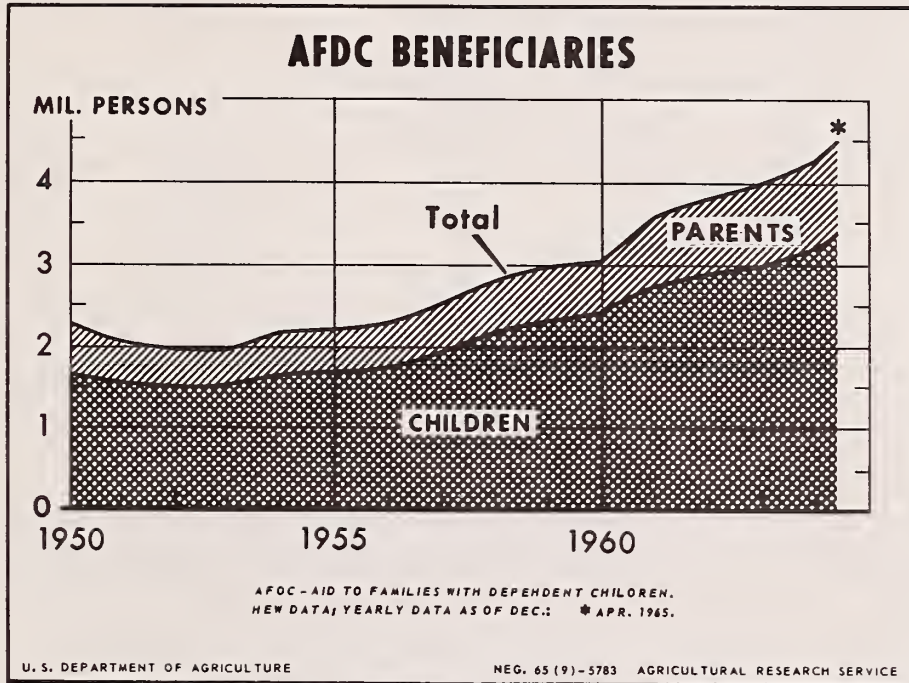
Social Security to most people means old age, survivors, and disability insurance (OASDI). They are well aware of this program because they contribute part of every paycheck to help support it, and because they expect to benefit from it personally when they retire. Many are less familiar with the public assistance programs that are part of the social security system, and with the entitlement of families to the help they provide. The public assistance programs include old-age assistance, aid to the blind, aid to the permanently and totally disabled, and aid to families with dependent children (AFDC, formerly known as ADC, or aid to dependent children). The largest of these in terms of amount of money involved is old-age assistance. But the most important in terms of number of persons helped and of general family welfare is the program of aid to families with dependent children, which supports and strengthens family life by assuring children an opportunity to grow up in a family group, go to school, and share in neighborhood and community life.

Before the Social Security Act was passed in 1935, most States had some form of public assistance for fatherless families, usually under such names as "mother's aid," "mother's pensions," or "mother's allowances." These had been set up to provide financial help for needy children so they could be reared in their homes instead of in institutions. This same concept carried over in setting up that part of the Social Security Act (Title IV) which provided for federally supported State programs of aid to families with dependent children.

Aid to families with dependent children is available in every State. To be eligible for such aid a child must be (1) under 18 years of age (under 21 if still in school); (2) without parental support or care because of the death, continued absence, physical or mental incapacity of a parent (and in some States, unemployment of the parent); and (3) living in the home of a parent or a specified relative. Individual States may apply other eligibility tests in addition to these. Each State also sets up its own standards of "need" for families. The amount the State and local governments will pay toward the support of the program determines how much the Federal Government will contribute. Nationwide, of the funds used in paying AFDC benefits in the year ending June 30, 1964, 57.5 percent were Federal, 31.5 percent were State, and 11.0 percent were from local governments.

AFDC payments vary widely among the States. In April 1965, for example, monthly payments per family varied from about \$37 in Mississippi to \$216 in Illinois, and payments per person ranged from \$9 in Mississippi to \$52 in Minnesota. The U.S. average was \$144 per family and \$34 per person. Almost 1.1 million families were receiving AFDC benefits in April. These included a total of 4.5 million persons, of whom 3.4 million were children and the rest were parents or other caretaker relatives.

Between December 1950 and April 1965 the number of children receiving aid under the program doubled (see chart below). The increase has been due in part to population gain, but in part also to increased concern for child welfare and to decreasing job opportunities for parents who have little education and job training, and can do only unskilled types of work. The Social Security Act has been amended from time to time to liberalize the AFDC program. For example, a 1961 amendment authorized aid in the form of foster care in substitute family homes for certain dependent children. A 1962 amendment gave States the option of permitting families to set aside income for future needs of children receiving AFDC, such as education, job training, and special health care. Another amendment in 1962 authorized the development of community work and training programs for unemployed adult recipients in AFDC families.



About three-fourths of the homes receiving AFDC benefits are fatherless, because of death, divorce, separation, or other reasons. Relatively few of the mothers are able to obtain or hold jobs to support their children, either because they have to be at home to care for the children, are mentally or physically disabled, or have little or no job skills. In 1961, about 55 percent of the AFDC families had no source of income other than their public assistance payments.

The AFDC program is administered by the Bureau of Family Services, Welfare Administration, U.S. Department of Health, Education, and Welfare. To obtain aid for a child lacking support because of a parent's death, incapacity, or absence, the parent or other responsible relative should contact the public welfare agency in his own community.

—Emma G. Holmes

HOME FREEZER COSTS

About 53 percent of U. S. farm families, 26 percent of rural nonfarm families, and 13 percent of urban families owned a home freezer in 1960. For many the freezer is a great convenience, a time saver, and a means of having fresh-flavored foods on the family table the year around. Whether it is a way of saving money is a matter for the family that cares about economy to do some figuring to find out.

An estimate of the cost of owning and using a 16-foot freezer costing \$250 is given in *Home Freezers . . . their selection and use* (USDA Home and Garden Bulletin No. 48, slightly revised September 1964).¹ It includes the cost per year and the cost per pound of food frozen

¹ Single copies available free from the Office of Information, USDA, Washington, D.C. 20250.

and stored, assuming all the food is home-frozen, and these three conditions of use: (1) No turnover of frozen food—that is, the freezer would be filled to capacity (480 pounds) once, with no replacements as this food was consumed; (2) 50 percent turnover—that is, filled one and one-half times (720 pounds of food); and (3) 150 percent turnover, or filled $2\frac{1}{2}$ times a year (1200 pounds). The figures are as follows:

	Average cost if quantity of food frozen and stored is—		
	480 lb.	720 lb.	1200 lb.
Expenditure item:			
Net depreciation (15 years' expected life)	\$16.67	\$16.67	\$16.67
Repairs (2 percent of purchase price)	5.00	5.00	5.00
Electricity for—			
Freezing food (0.1 kw.-hr. per lb. at $2\frac{1}{2}$ cents per kw.-hr.)	1.20	1.80	3.00
Maintaining 0° F. (0.22 kw.-hr. per cu. ft. per 24 hr. at $2\frac{1}{2}$ cents per kw.-hr.)	32.12	32.12	32.12
Packaging ($2\frac{1}{2}$ cents per lb.)	12.00	18.00	30.00
Total cost per year	\$66.99	\$73.59	\$86.79
Cost per pound of food .....	.14	.10	.07

In this example, the net depreciation item is one-fifteenth of the purchase price, since a family can expect to use a freezer 15 years, on the average, according to a study by the Consumer and Food Economics Research Division.² The repair charge of 2 percent of the price is purely an estimate, for no data on repair costs are available. The electric rate of $2\frac{1}{2}$ cents per kilowatt-hour is an average for the country as a whole. The packaging cost of $2\frac{1}{2}$ cents per pound for home-frozen foods is an average, also. This does not include the cost of the food put into the packages.

A family can use this same method for estimating costs for a home freezer of a different size and price. Include in the original cost of the freezer all extra charges, such as freight, delivery, installation, and—if bought on the installment plan—credit charges. Divide this total by 15 to get net depreciation. Figure electricity at the rate charged in the community where the freezer is to be used. Allow 0.1 kw.-hr. per pound for freezing home-preserved food. Estimate the number of pounds of food the freezer will hold by multiplying its capacity in cubic feet by 30. The amount of electricity it will take to keep the freezer temperature at zero during storage will depend on the size of the freezer and the temperature of the room where it is located. Electricity to maintain 0° F. for a year may be roughly estimated as follows:

Size of freezer:	Kw.-hr. per year
6 cubic feet	657
12 cubic feet	1,095
16 cubic feet	1,285
18 cubic feet	1,314

If only commercially frozen foods are to be stored, two of the expenditure items can be omitted—the cost of electricity for freezing the food and the cost of packaging.

Some families may want to consider adding another cost—the interest the money spent for the freezer would earn if it had been put into a savings account instead. At $3\frac{3}{4}$ percent a year, interest foregone on the \$250 paid for the freezer in the example above would add another \$9.38 to the cost per year, and 2, 1.3, and 0.8 cents, respectively, to the cost per pound of frozen food in the three quantities frozen and stored.

² See "Household Service Life of Durable Goods," by Jean L. Pennock and Carol Jaeger, Jour. Home Econ., pp.22-26, Jan. 1964.

CONSUMER PRICES

Consumer Price Index for Urban Wage Earners and Clerical Workers (including single workers)
(1957-59 = 100)

Group	June 1964	April 1965	May 1965	June 1965
All items.....	108.0	109.3	109.6	110.1
Food.....	106.2	107.3	107.9	110.1
Food at home.....	104.4	105.5	106.2	108.8
Food away from home.....	115.1	116.8	116.9	117.2
Housing.....	107.1	108.2	108.2	108.2
Shelter ¹	108.4	110.1	110.2	110.3
Rent.....	107.8	108.8	108.8	108.8
Homeownership ²	108.7	110.8	110.8	111.0
Fuel and utilities ³	107.1	107.2	107.1	106.9
Fuel oil and coal.....	101.4	105.4	104.6	103.4
Gas and electricity.....	108.1	107.7	107.7	107.8
Household furnishings and operations.....	102.9	103.1	103.1	103.1
Apparel and upkeep ⁴	105.7	106.3	106.8	106.9
Men's and boys'.....	106.3	106.6	107.0	107.1
Women's and girls'.....	102.2	102.5	103.4	103.5
Footwear.....	111.0	112.0	112.2	112.3
Transportation.....	109.2	111.0	111.4	111.2
Private.....	107.8	109.5	110.0	109.7
Public.....	118.9	121.3	121.3	121.3
Health and recreation.....	113.5	115.4	115.6	115.7
Medical care.....	119.3	121.6	121.8	122.2
Personal care.....	109.1	110.7	111.0	111.0
Reading and recreation.....	114.0	115.9	115.9	115.7
Other goods and services ⁵	108.7	110.3	110.6	111.0

¹ Also includes hotel and motel rates not shown separately.

² Includes home purchase, mortgage interest, taxes, insurance, and maintenance and repairs.

³ Also includes telephone, water, and sewerage service not shown separately.

⁴ Also includes infants' wear, sewing materials, jewelry, and apparel upkeep services not shown separately.

⁵ Includes tobacco, alcoholic beverages, and funeral, legal, and bank service charges.

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Index of Prices Paid by Farmers for Family Living Items
(1957-59 = 100)

Item	July 1964	March 1965	April 1965	May 1965	June 1965	July 1965
All items.....	105	106	106	108	107	107
Food and tobacco.....	..	108	..	..	111	..
Clothing.....	..	111	..	..	111	..
Household operation.....	..	110	..	..	110	..
Household furnishings.....	..	96	..	..	96	..
Building materials, house.....	..	101	..	..	101	..
Autos and auto supplies.....	..	103	..	105	105	..

Source: U.S. Department of Agriculture, Statistical Reporting Service.

SOME NEW USDA PUBLICATIONS

FOOD PURCHASING GUIDE FOR GROUP FEEDING, by Betty Peterkin and Beatrice Evans. U.S. Dept. Agr., Agricultural Handbook No. 284, June 1965. (For sale by Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, for 40 cents.)

This publication presents information helpful to food managers in estimating quantities of foods to be purchased for group feeding in small and large institutions. It gives the number of portions that can be obtained from a pound, dozen, bushel, quart or other purchase unit of various foods, and suggests amounts to buy for 25 and 100 portions. It also includes other helpful information for estimating food quantities.

CONSUMER EXPENDITURES AND INCOME, RURAL FARM POPULATION, 1961. CES Reports Nos. 1-5, April 1965. (Single copies free from the Consumer and Food Economics Research Division, ARS, USDA, Federal Center Building, Hyattsville, Md. 20781.)

These publications give data on the incomes and expenditures of farm families in 1961 from the Survey of Consumer Expenditures. The reports available at this time are: No. 1—Northeastern Region; No. 2—North Central Region; No. 3—Southern Region; No. 4—Western Region; No. 5—United States.

BE A GOOD SHOPPER, Division of Home Economics, Federal Extension Service, USDA. June 1965. (For sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, for 5 cents. Single free copies may be available from the Agricultural Extension Office in the county where you live.)

This publication was prepared for use by low-income families. It gives information on planning purchases, comparing price and quality, sales, and consumer protective agencies.

THIS IS USDA'S CONSUMER AND MARKETING SERVICE, PA-661, June 1965. (Single copies free from the Information Division, Consumer and Marketing Service, USDA, Washington, D.C. 20250.)

This publication gives a brief account of the functions of the various programs under the Consumer and Marketing Service, which was formed in February 1965 to bring together into one agency the major consumer protection services, marketing services, market regulation programs, and consumer food programs of the USDA.

VARIATIONS IN UNEMPLOYMENT

The unemployment rate, a frequently quoted indicator of general economic conditions, is also an indicator of the well-being of U.S. families. When the unemployment rate is high, we are concerned about the number of families without a means of earning a living. When it is low, we know that most of those who can and want to work have jobs.

The unemployment rate (not seasonally adjusted) was 4.4 percent in May 1965. That is, 4.4 percent of all persons in the civilian labor force were unemployed during the week covered by the survey. These unemployed included persons who did not work during that week but were either (1) looking for work, (2) waiting to be recalled to a job from which they were laid off, or to report to a new job within 30 days (and were not in school), or (3) would have been looking for work except that they were temporarily ill or believed no employment was available in their line of work or in the community.

The U.S. unemployment rate of 4.4 percent in May is an average for all the types of people who want to work—men and women, young and old, white and nonwhite, white collar and blue collar workers. This overall average does not show the extent to which various segments of the labor force differ in their ability to find employment. The unemployment rate was higher for women than for men; for teenagers than for people in the prime working span—25 to 64 years; for single persons (many of whom were teenagers) than for married men and women; for laborers than for professional workers; and for agricultural and construction workers than for those in transportation and public utilities. These and other variations in the May 1965 unemployment rate (not seasonally adjusted) are shown in the table below.

Unemployment was somewhat lower in May 1965 than in May 1964 (4.4 and 4.9 percent, respectively). The average duration of unemployment was shorter this year also—about 12 weeks for those unemployed in May, compared with 15 weeks the same time last year.

Unemployment Rates for Various Groups in the Civilian Labor Force, May-1965
(Rates not seasonally adjusted)¹

Classification	Groups with unemployment rate of—			
	0 to 2.9 percent	3 to 3.9 percent	4 to 4.9 percent	5 to 7.9 percent
Total labor force.....				
Sex.....		Men (average for all men).	U.S. average 4.4 percent.	Women (average for all women).
Age, by sex.....	Men 25 to 64. Women 55 to 64.	Men 65 and over. Women 35 to 54. Women 65 and over.	Women 25 to 34.	Men 20 to 24. Women 20 to 24.
Marital status, by sex.....	Married men. ²	Married women. ²	Widowed, divorced, and separated women.	Widowed, divorced, and separated men. Single men. Single women.
Color, by sex.....		White men.	White women.	Nonwhite men. Nonwhite women.
Occupation ³	Professional and technical workers. Managerial workers (farm, nonfarm). Domestic workers.	Clerical and sales workers. Craftsmen and foremen. Farm laborers.		Operatives. Nonfarm laborers. Service workers (other than domestic).
Industry ³	Transportation, public utilities. Finance, insurance, and real estate. Public administration.	Manufacturing. Service industries.	Wholesale and retail trade.	Agriculture. Construction. Mining, forestry, and fisheries.

¹ Seasonally adjusted rates were slightly higher than these; for example, U.S. average was 4.6 percent.

² Married, spouse present.

³ The unemployed with no previous work experience are excluded from occupational and industry classifications. The self-employed and unpaid family workers are included in the occupational but not in the industry classification. The unemployment rate for these workers was 0.9 percent.

SOURCE: U.S. Department of Labor.

COST OF FOOD AT HOME

Estimated for Food Plans at Three Cost Levels, June 1965, U.S. Average ¹

Sex-age groups ²	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
FAMILIES						
Family of 2, 20 to 35 years ³	15.50	20.60	23.80	66.90	88.90	102.80
Family of 2, 55 to 75 years ³	12.90	17.30	19.60	55.30	74.80	84.80
Family of 4, preschool children ⁴	22.40	29.70	34.20	97.00	128.50	148.00
Family of 4, school children ⁵	26.00	34.50	40.00	112.30	149.30	173.30
INDIVIDUALS⁶						
Children, under 1 year	3.00	3.90	4.20	13.00	16.80	18.10
1 to 3 years	3.80	5.00	5.70	16.60	21.60	24.60
3 to 6 years	4.50	6.00	6.90	19.60	26.10	29.90
6 to 9 years	5.50	7.30	8.60	23.80	31.50	37.40
Girls, 9 to 12 years	6.30	8.40	9.30	27.20	36.30	40.40
12 to 15 years	6.90	9.20	10.60	29.70	40.00	46.10
15 to 20 years	7.20	9.40	10.60	31.10	40.70	45.90
Boys, 9 to 12 years	6.40	8.50	9.80	27.70	37.00	42.40
12 to 15 years	7.40	10.10	11.40	31.90	43.80	49.60
15 to 20 years	8.70	11.50	13.20	37.70	50.00	57.00
Women, 20 to 35 years	6.60	8.70	9.90	28.40	37.60	42.80
35 to 55 years	6.30	8.30	9.50	27.20	36.00	41.20
55 to 75 years	5.40	7.20	8.20	23.20	31.30	35.40
75 years and over	4.90	6.40	7.50	21.10	27.90	32.30
Pregnant	7.80	10.10	11.30	33.80	43.60	48.80
Nursing	9.00	11.60	12.80	38.80	50.10	55.30
Men, 20 to 35 years	7.50	10.00	11.70	32.40	43.20	50.70
35 to 55 years	7.00	9.30	10.70	30.10	40.10	46.20
55 to 75 years	6.30	8.50	9.60	27.10	36.70	41.70
75 years and over	5.90	8.20	9.30	25.40	35.40	40.10

¹ These estimates were computed from quantities in food plans published in *Family Economics Review*, October 1964. The costs of the food plans were first estimated by using the average price per pound of each food group paid by nonfarm survey families at three selected income levels in 1955. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* released periodically by the Bureau of Labor Statistics.

² Age groups include the persons of the first age listed up to but not including those of the second age listed.

³ Ten percent added for family size adjustment. For derivation of factors for adjustment, see *Family Food Plans and Food Costs*, HERR No. 20, Appendix B.

⁴ Man and woman, 20 to 35 years; children, 1 to 3 and 3 to 6 years.

⁵ Man and woman, 20 to 35 years; child, 6 to 9; and boy, 9 to 12 years.

⁶ The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5-person—subtract 5 percent; 6-or-more-person—subtract 10 percent.

